## **Income Factors**

## ForeIncome II Lifetime Withdrawal Income Factors

Effective October 28, 2024

	Guaranteed Income Builder Benefit	
Income Age	Single Life	Joint Life
55	4.65%	4.15%
56	4.80%	4.30%
57	4.95%	4.45%
58	5.10%	4.60%
59	5.25%	4.75%
60	5.45%	4.95%
61	5.60%	5.10%
62	5.75%	5.25%
63	5.90%	5.40%
64	6.05%	5.55%
65	6.25%	5.75%
66	6.40%	5.90%
67	6.55%	6.05%
68	6.70%	6.20%
69	6.90%	6.40%
70	7.10%	6.60%
71	7.30%	6.80%
72	7.50%	7.00%
73	7.70%	7.20%
74	7.90%	7.40%
75	8.10%	7.60%
76	8.10%	7.60%
77	8.10%	7.60%
78	8.10%	7.60%
79	8.10%	7.60%
80	8.10%	7.60%
81	8.10%	7.60%
82	8.10%	7.60%
83	8.10%	7.60%
84	8.10%	7.60%
85	8.10%	7.60%
86	8.10%	7.60%
87	8.10%	7.60%
88	8.10%	7.60%
89	8.10%	7.60%
90+	8.10%	7.60%

ForeIncome II Lifetime Withdrawal Income Factors* Effective October 28, 2024				
Income Age	Single Life	Joint Life		
55	4.70%	4.20%		
56	4.80%	4.30%		
57	4.90%	4.40%		
58	5.00%	4.50%		
59	5.10%	4.60%		
60	5.35%	4.85%		
61	5.45%	4.95%		
62	5.55%	5.05%		
63	5.65%	5.15%		
64	5.75%	5.25%		
65	5.90%	5.40%		
66	6.00%	5.50%		
67	6.10%	5.60%		
68	6.20%	5.70%		
69	6.25%	5.75%		
70	6.35%	5.85%		
71	6.45%	5.95%		
72	6.55%	6.05%		
73	6.70%	6.20%		
74	6.80%	6.30%		
75	7.00%	6.50%		
76	7.30%	6.80%		
77	7.40%	6.90%		
78	7.50%	7.00%		
79	7.60%	7.10%		
80	7.85%	7.35%		
81	7.95%	7.45%		
82	8.05%	7.55%		
83	8.15%	7.65%		
84	8.25%	7.75%		
85	8.45%	7.95%		
86	8.55%	8.05%		
87	8.65%	8.15%		
88	8.65%	8.15%		
89	8.65%	8.15%		
90+	8.65%	8.15%		



# Income 150+ SE Lifetime Withdrawal Income Factors

Effective October 28, 2024

Income Age	Single Life	Joint Life
55	4.70%	4.20%
56	4.75%	4.25%
57	4.80%	4.30%
58	4.85%	4.35%
59	4.90%	4.40%
60	4.95%	4.45%
61	5.15%	4.65%
62	5.35%	4.85%
63	5.55%	5.05%
64	5.75%	5.25%
65	5.95%	5.45%
66	6.10%	5.60%
67	6.25%	5.75%
68	6.40%	5.90%
69	6.55%	6.05%
70	6.70%	6.20%
71	6.80%	6.30%
72	6.90%	6.40%
73	7.00%	6.50%
74	7.10%	6.60%
75	7.20%	6.70%
76	7.30%	6.80%
77	7.40%	6.90%
78	7.50%	7.00%
79	7.60%	7.10%
80	7.70%	7.20%
81	7.80%	7.30%
82	7.90%	7.40%
83	8.00%	7.50%
84	8.10%	7.60%
85	8.20%	7.70%
86	8.30%	7.80%
87	8.30%	7.80%
88	8.30%	7.80%
89	8.30%	7.80%
90+	8.30%	7.80%

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\* Rates are subject to change. Lifetime withdrawal tables also apply to advisory versions.

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